

Information to identify the case:

Debtor 1	Shamise Lajuan Turk		Social Security number or ITIN xxx-xx-7041
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
			EIN -----
United States Bankruptcy Court Eastern District of Virginia			
Case number: 16-11976-RGM			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shamise Lajuan Turk

September 13, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shamise LaJuan Turk
Debtor

Case No. 16-11976-RGM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: ryanmj
Form ID: 318

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Total Noticed: 52

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db +Shamise LaJuan Turk, 16214 Sunny Knoll Drive, Dumfries, VA 22025-1739
13441648 +Arlyne and Joshua Bryant, 2470 Battery Hill Cir., Woodbridge, VA 22191-6526
13441650 +Best Practices, PO BOX 23419, Jacksonville, FL 32241-4419
13441659 +CRC Collection, PO BOX 2103, Mechanicsburg, PA 17055-2103
13441651 +Cc Finance, 7700 Lee Hwy, Falls Church, VA 22042-7736
13441652 +Central Credit Service, 9550 Regency Square Blvd, Jacksonville, FL 32225-8169
13441657 +Corinthian College, 1350 I St NW #1270,, Washington, DC 20005-3331
13441658 +Coulter Harris & Loftus PC, 7900 Sudley Rd. #608, Manassas, VA 20109-2806
13441660 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
13441661 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
13441663 Dish, CO 1309 TECHNOLOGY PKWY, Cedar Falls, IA 50613-6976
13441664 +Dominion Power, P.O. Box 26666, Richmond, VA 23261-6666
13441665 +Elephant Insurance, PO BOX 8630, Richmond, VA 23226-0630
13441667 +Inova Health Care, 8110 Gatehouse Road, Falls Church, VA 22042-1217
13441669 Jeremy Bayer, 1477 Pond Hollow Lane, Woodbridge, VA 22191-0000
13441670 +Jormandy LLC, 400 N Center Drive, Norfolk, VA 23502-4004
13441671 +Lescoll, Po Box 2182, Milwaukee, WI 53201-2182
13441674 +NOVEC, 10323 Lomond Dr, Manassas, VA 20109-3113
13441673 +Neibauer Dental, 14901 Potomac Town Place, Woodbridge, VA 22191-5903
13441675 +Nusbaum Realty, 440 Monticello Ave, #1700, Norfolk, VA 23510-2670
13441676 +Optimal Radiology Partners, 2300 Opitz Blvd, Woodbridge, VA 22191-3311
13441677 +Pendrick Capital Partners LLC, PO BOX 1022, Wixom, MI 48393-1022
13441678 #+Phoenix Financial Services. Llc, PO Box 26580, Indianapolis, IN 46226-0580
13441679 #+Praxis Finance, PO BOX 3918, Coppell, TX 75019-4520
13441680 +Prince William Library, 13083 Chinn Park Drive, Woodbridge, VA 22192-5073
13441681 +Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907
13441683 +Republic Services, 18500 North Allied Way, Phoenix, AZ 85054-3101
13441684 Resurgent Capital Services, PO BOX 10826, Abbeville, SC 29620-3000
13441685 +Sentara, PO BOX 2156, Morrisville, NC 27560-2156
13441686 +Service Authority, 4 County Complex Court, Woodbridge, VA 22192-9201
13441689 +Summerland Heights Apartments, 13671 Cridercrest Pl, Woodbridge, VA 22191-1963
13441690 T-Mobile, 170 Dallas Parkway, Dallas, TX 75242-0000
13441692 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
13441693 +Vanderpool, Frostick & Nishani, 9200 Church St #400, Manassas, VA 20110-5561
13441695 +Verizon Wireless, PO BOX 1259, Oaks, PA 19456-1259
13441696 +Washington Gas Light, 6801 Industrial Rd, Springfield, VA 22151-4205
13441697 Whipple Tree ER Physicians, 2300 OPITZ BLVD, Woodbridge, VA 22191-3311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BJMMEIBURGER.COM Sep 14 2016 02:13:00 Janet M. Meiburger,
The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
13441649 +E-mail/Text: rbaldwin@autotrakk.com Sep 14 2016 02:32:06 Autotrakk Llc,
1500 Sycamore Road, Montoursville, PA 17754-9416
13441654 +E-mail/Text: Bk@c2cfsi.com Sep 14 2016 02:31:13 Coast to Coast Financia, Attn:Bankruptcy,
101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
13441655 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Sep 14 2016 02:31:42 Comcast,
1701 JFK Boulevard, Philadelphia, PA 19103-2899
13441656 +EDI: CONVERGENT.COM Sep 14 2016 02:13:00 Convergent Outsoucing, Inc, Po Box 9004,
Renton, WA 98057-9004
13443811 EDI: CRESCENTBANK.COM Sep 14 2016 02:13:00 Crescent Bank & Trust, P.O. Box 1407,
Chesapeake, VA 23327-1407
13441662 +EDI: CRESCENTBANK.COM Sep 14 2016 02:13:00 Crescent Bank and Trust, LLC,
1100 Poydras Street Suite 100, New Orleans, LA 70163-0100
13441666 +E-mail/Text: bknotice@erccollections.com Sep 14 2016 02:31:15 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
13441668 EDI: JEFFERSONCAP.COM Sep 14 2016 02:13:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
Saint Cloud, MN 56303-0000
13441672 +EDI: NAVIENTFKASMSERV.COM Sep 14 2016 02:13:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes-Barr, PA 18773-9500
13441682 E-mail/Text: colleen.atkinson@rmscollect.com Sep 14 2016 02:32:05 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond, VA 23235-0000
13441688 EDI: NEXTEL.COM Sep 14 2016 02:13:00 Sprint Nextel, Attn. Bankruptcy Department,
PO Box 7949, Overland Park, KS 66207-0949
13441687 +EDI: SWCR.COM Sep 14 2016 02:13:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
13441691 +E-mail/Text: ebn@unique-mgmt.com Sep 14 2016 02:31:37 Unique National Collections,
119 E Maple St, Jeffersonville, IN 47130-3439
13441694 +EDI: VERIZONEAST.COM Sep 14 2016 02:13:00 Verizon, 500 Technology Dr, Suite 500,
Weldon Spring, MO 63304-2225

TOTAL: 15

District/off: 0422-9

User: ryanmj
Form ID: 318

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Total Noticed: 52

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13441653 ##+Christine Epps, 14600 Crossfield Way, Woodbridge, VA 22191-4068

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
Lois Ilaine Upton on behalf of Debtor Shamise Lajuan Turk uptonbknotices@gmail.com,
akmanbknotices@gmail.com;vhall@akmanpc.com

TOTAL: 2